

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI**

VIOLET LIM,

Plaintiff,

vs.

CAPITAL ONE BANK (USA), N.A.,

Defendant

Case No.:

**COMPLAINT AND JURY
DEMAND**

COMPLAINT

Plaintiff, VIOLET LIM (“Plaintiff”), by and through her undersigned counsel, hereby sues Defendant, CAPITAL ONE BANK (USA), N.A. (“Defendant”), alleging as follows:

I. INTRODUCTION

1. Plaintiff brings this action on behalf of himself individually seeking damages and any other available legal or equitable remedies resulting from the illegal actions of Defendant, in negligently, knowingly, and/or willfully contacting Plaintiff on Plaintiff’s cellular telephone in violation of the Telephone Consumer Protection Act (“TCPA”), 47 U.S.C. § 227 *et seq.*

2. The TCPA was legislated to prevent companies like CAPITAL ONE BANK (USA), N.A. from invading Americans’ privacy by stopping abusive “robo-calls.” The legislative history “described these calls as ‘the scourge of modern civilization,

1 they wake us up in the morning; they interrupt our dinner at night; they force the
2 sick and elderly out of bed; they hound us until we want to rip the telephone out of
3 the wall.’ 137 Cong. Rec. 30, 821 (1991). Senator Hollings presumably intended to
4 give telephone subscribers another option: telling the autodialers to simply stop
5 calling.” Osorio v. State Farm Bank, F.S.B., 746 F.3d 1242, 1255-56 (11th Cir.
6 2014).

7 8 9 **II. JURISDICTION AND VENUE**

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11 3. Jurisdiction of this Court arises under 28 U.S.C. §1331 and 47 U.S.C. §
12 227(b)(3). See Mims v. Arrow Financial Services, LLC, 565 U.S. 368 (2012)
13 holding that federal and state courts have concurrent jurisdiction over private suits
14 arising under the TCPA.
15

16 4. Venue is proper in the United States District Court for the Eastern District of
17 Missouri pursuant to 28 U.S.C § 1391(b)(2) because Plaintiff resides within this
18 District and a substantial part of the events or omissions giving rise to the herein
19 claims occurred within this District.
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22 5. The violations described in this Complaint occurred in Missouri.
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24 **III. PARTIES**

25 6. Plaintiff is a natural person residing in Saint Louis County, in the city of Saint
26 Louis, Missouri and is otherwise *sui juris*.
27

28 7. Defendant is a nationally chartered bank, doing business in the state of

1 Illinois, with its principal place of business located in McLean, Virginia.

2 Defendant is a “person” as defined by 47 U.S.C. §153 (39).

3
4 8. At all times relevant to this Complaint, Defendant has acted through its
5 agents, employees, officers, members, directors, heir, successors, assigns,
6 principals, trustees, sureties, subrogees, representatives and insurers.
7

8 IV. FACTUAL ALLEGATIONS

9
10 9. Defendant placed collection calls to Plaintiff seeking and attempting to
11 collect on alleged debts incurred through purchases made on credit issued by
12 Defendant.
13

14 10. Plaintiff is the “called party.” See Breslow v. Wells Fargo Bank, N.A., 755
15 F.3d 1265 (11th Cir. 2014).

16 11. Defendant placed collection calls to Plaintiff’s cellular telephone at phone
17 number (618) XXX-6539.
18

19 12. Defendant placed collection calls to Plaintiff from various telephone
20 numbers including, but not limited to, (800) 955-6600.
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22 13. Upon information and belief, based on the number, frequency and timing of
23 the calls, and on Defendant’s prior business practices, Defendant’s calls were placed
24 with an automatic telephone dialing system or an artificial or prerecorded voice.
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1 14. Defendant used an “automatic telephone dialing system,” as defined by 47
2 U.S.C. § 227(a)(1), or an artificial or prerecorded voice to place telephone calls to
3 Plaintiff seeking to collect a consumer debt allegedly owed by Plaintiff.
4

5 15. Defendant’s calls were not for emergency purposes, which would be
6 excepted by 47 U.S.C. § 227(b)(1)(A).
7

8 16. Defendant’s calls were placed to a telephone number assigned to a cellular
9 telephone service for which Plaintiff incurs a charge for incoming calls pursuant to
10 47 U.S.C. §227(b)(1).
11

12 17. Defendant never received Plaintiff’s “prior express consent” to receive calls
13 using an automatic telephone dialing system or an artificial or prerecorded voice on
14 her cellular telephone pursuant to 47 U.S.C. § 227(b)(1)(A).
15

16 18. On or about December 27, 2018, Plaintiff spoke with a representative of
17 Defendant’s company at phone number (800) 955-6600 , and told Defendant to stop
18 calling her cellular telephone.
19

20 19. During the December 27, 2018 conversation, Plaintiff gave Defendant her
21 full social security number and birthdate, in order to assist Defendant in identifying
22 her and accessing her accounts before asking Defendant to stop calling her cellular
23 telephone.
24

25 20. Plaintiff revoked any consent, explicit, implied, or otherwise, to call her
26 cellular telephone and/or to receive Defendant’s calls using an automatic telephone
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28

1 dialing system or an artificial or prerecorded voice in her conversation with
2 Defendant's representative on December 27, 2018.
3

4 21. Despite Plaintiff's request to cease, Defendant continued to place calls to
5 Plaintiff's cellular phone after December 27, 2018.
6

7 22. Despite Plaintiff's request that Defendant cease placing automated collection
8 calls to Plaintiff via the use of an automatic telephone dialing system or an artificial
9 or prerecorded voice, Defendant continued to place at least One hundred and
10 twenty-one (121) telephone calls via the use of an automatic telephone dialing
11 system or an artificial or prerecorded voice to Plaintiff's cellular telephone.
12

13 23. Defendant placed the great number of telephone calls to Plaintiff with the
14 sole intention of harassing Plaintiff in such a manner so as to cause Plaintiff to pay
15 the alleged debt claimed by Defendant, even when Plaintiff admittedly had impaired
16 ability to pay. This telephonic harassment caused Plaintiff considerable anxiety and
17 emotional distress.
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21 **FIRST CAUSE OF ACTION**
22 **NEGLIGENT VIOLATIONS OF THE TELEPHONE CONSUMER**
23 **PROTECTION ACT - 47 U.S.C. §227(b)(3)(B)**

24 24. Plaintiff repeats and incorporates by reference into this cause of action the
25 allegations set forth above at Paragraphs 1-23.
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1 25. The foregoing acts and omissions of Defendant constitute numerous and
2 multiple negligent violations of the TCPA, including but not limited to each and
3 every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

5 26. As a result of Defendant's negligent violations of 47 U.S.C. §227 *et seq.*,
6 Plaintiff is entitled to an award of \$500.00 in statutory damages, for each and every
7 violation, pursuant to 47 U.S.C. § 227(b)(3)(B).

9 27. Plaintiff is also entitled to injunctive relief prohibiting such conduct in the
10 future.

12 WHEREFORE, Plaintiff, VIOLET LIM, respectfully requests judgment be
13 entered against Defendant, CAPITAL ONE BANK (USA), N.A., as follows:

15 a. Awarding Plaintiff statutory damages of five hundred dollars (\$500.00)
16 multiplied by the number of negligent violations of the TCPA alleged herein, to wit:
17 one hundred and twenty-one (121) for a total of sixty thousand five hundred
18 dollars (\$60,500.00);

20 b. Awarding Plaintiff actual damages and compensatory damages
21 according to proof at time of trial;

23 c. Granting Plaintiff such other and further relief as may be just and
24 proper.
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SECOND CAUSE OF ACTION
KNOWING AND/OR WILLFUL VIOLATIONS OF THE TELEPHONE
CONSUMER PROTECTION ACT
47 U.S.C. § 227(b)(3)(C)

28. Plaintiff repeats and incorporates by reference into this cause of action the allegations set forth above at Paragraphs 1-23.

29. The above listed acts and omissions of Defendant constitute numerous and multiple knowing and/or willful violations of the TCPA, including but not limited to each and every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

30. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. § 227 *et seq.*, Plaintiff is entitled an award of one thousand five hundred dollars (\$1,500.00) in statutory damages for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

31. Plaintiff is also entitled to injunctive relief prohibiting such conduct in the future.

WHEREFORE, Plaintiff, VIOLET LIM, respectfully requests judgment be entered against Defendant, CAPITAL ONE BANK (USA), N.A., as follows:

a. Awarding Plaintiff statutory damages statutory damages of one thousand five hundred dollars (\$1,500.00) multiplied by the number of knowing and/or willful violations of TCPA alleged herein, to wit: one hundred and twenty one (121) for a total of one hundred and eighty one thousand five hundred dollars (\$181,500.00);

1 b. Awarding Plaintiff actual damages and compensatory damages
2 according to proof at time of trial;
3

4 c. Granting Plaintiff such other and further relief as may be just and
5 proper.
6

7 **JURY TRIAL DEMAND**

8 Plaintiff demands a jury trial on all issues so triable.

9 Respectfully submitted,
10

11 Dated: August 8, 2019

/s/ Adam T. Hill

12 Adam T. Hill

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